



The Federal Health Insurance Marketplace in South Carolina: Qualified Health Plans Available Through the FF-SHOP for 2015

Below is a summary of the small group plans for which the rates and forms have been approved by the SCDOI and that have been certified as Qualified Health Plans by the federal government for sale through the FF-SHOP in 2015.

Note: The Department has published a separate list of small group plans that will be available for sale in the private market outside of the SHOP, which is available online by clicking [here](#).

Small Group Market Coverage (Small Businesses with 2-50 Employees)								
Qualified Health Plans Certified for Sale in the SHOP ²								
Company Name	Plan Type(s)	Availability	Pediatric Dental Included?*	Metal Level [#]				Totals
				Bronze	Silver	Gold	Platinum	
BlueChoice HealthPlan	PPOs	Statewide	No	6	9	8	-	23
BlueCross BlueShield of South Carolina	PPOs	Statewide	No	-	1	1	-	2
Consumers' Choice Health Insurance Company	EPOs	Statewide	No	2	6	4	-	12
Small Group Market Totals				8	16	13	0	37

²The **Small Business Health Options Program (SHOP)** is the name of the small group health insurance exchange that the federal government established in South Carolina. Small employers that purchase health insurance through the SHOP may be eligible for federal tax credits under federal eligibility criteria. For more information, please visit <https://www.healthcare.gov/small-businesses/> or call the SHOP call center, 1 (800) 706-7893, which is available Monday through Friday from 9:00 a.m. to 7:00 p.m. Additional resources available for small businesses include the IRS website (click [here](#)) and the U.S. Small Business Administration's health care website (click [here](#)).

*Every 2015 plan sold in the small group must cover 10 categories of coverage, which are called Essential Health Benefits (EHBs). While pediatric dental coverage is one of these 10 EHBs, plans have the option of including this coverage in the major medical plan. If the major medical plan does not include pediatric dental, consumers have the option to purchase this coverage through a separate dental plan that is certified by the federal government as meeting the pediatric dental EHB coverage standards. The SCDOI has published a separate list of companies that offer Exchange-certified Stand-Alone Dental Plans, which is available by clicking [here](#). For more information on Essential Health Benefits, click [here](#). For more information on dental coverage, click [here](#).

[#]Plans are separated into categories, commonly referred to as the **Plan Metal Level**, based on the percentage the plan pays of the average overall cost of providing essential health benefits to members. The plan category you

choose affects the total amount you'll likely spend for essential health benefits during the year. The percentages the plans will spend, on average, are listed in the chart below:

Plan Metal Level	Actuarial Value
Bronze	60%
Silver	70%
Gold	80%
Platinum	90%

As an example, a Silver Plan with an actuarial value of 70% means that, on average, the consumer would pay 30% of the costs of all covered benefits through out of pocket cost sharing. Please note that this is an average of expected costs across a standard population, so any individual could be responsible for a higher or lower percentage of the total costs of covered services for the year, depending on their actual health care needs and the terms of their insurance policy.

For More Information, Please Visit the SCDOI ACA Webpage:
<http://www.doi.sc.gov/798/Affordable-Care-Act>